

# Historic Ellicott City Flood Workgroup

## AGENDA

(2-8-16)

### ❖ Attendance/Roll Call:

➤ Kevin Bloom (Member)	➤ Bruno Reich (Member)
➤ Frank Durantaye (Member)	➤ Debbie Slack Katz (Chair)
➤ Lori Lilly (Member)	➤ Jim Caldwell (Staff)
➤ Jason McMillan (Member)	➤ Mark Deluca (Staff)
➤ Ken McNaughton (Member)	➤ Bob Frances (Staff)
➤ Dave Myers (Member)	➤ Raj Kudchadkar (Staff)
➤ Ron Peters (Member)	➤ Ryan Miller (Staff)
	➤ Gary Smith (Staff)

### ❖ Approval of Minutes –

- November 23, 2015
- January 11, 2016

### ❖ Calendar Review – Confirm future dates:

- March 14<sup>th</sup>
- April 11<sup>th</sup>

### ❖ National Flood Insurance Program

#### ➤ Speaker

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#### ➤ NFIP Overview

- In 1968, Congress created the National Flood Insurance Program (NFIP) to help provide a means for property owners to financially protect themselves. The NFIP offers flood insurance to homeowners, renters, and business owners if their community participates in the NFIP. Participating communities agree to adopt and enforce ordinances that meet or exceed FEMA requirements to reduce the risk of flooding.
- Subsidized rates
- Privatizing flood insurance

#### ➤ Mapping Process

- FEMA High Risk Flood Zone
  - 100 year flood zone/1% annual chance flood zone/Special Flood Hazard Area (SFHA)/Base Flood

- Zone Types
- Howard County Maps
  - Updated November 6, 2013
  - Howard County GIS data
- Map Service Center
  - Search by address at [msc.fema.gov](http://msc.fema.gov)

➤ **The Flood Insurance Process**

- Lender
- Flood Zone Determination Companies
- Elevation Certificates
- FEMA MT-1 (LOMA, LOMR-F, etc)
- FEMA MT-2 (LOMR)
- Preferred Policy Rates
  - 20 percent of all NFIP insurance claims are for buildings outside the SFHA
- Community Rating System (CRS). A voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions meeting the three goals of the CRS:
  - Reduce flood damage to insurable property;
  - Strengthen and support the insurance aspects of the NFIP, and
  - Encourage a comprehensive approach to floodplain management.

❖ **Planning for March Public Hearing**

- Date
- Time
- Location
- Process
- Agenda
- Announcement

❖ **New Business:** Member topics of interest, important events, etc.